

Low-Income Households with Housing Needs



This section describes low-income households with housing needs. The findings described in this section are primarily based on special tabulations of Census data that were prepared for the U.S. Department of Housing & Urban Development (HUD) and made available to jurisdictions that receive federal funding for housing and community development. The primary indicator of housing problems is housing cost burden, which is the amount, if any, a household pays in excess of 30% of its income for rent and utilities (renters) or mortgage, taxes, insurance, and utilities (homeowners). The data provides information on both current housing needs and trends over time, for households of different types and income levels.

As noted above, most of Seattle's low-income housing needs data provided below is based on special tabulation data prepared for HUD by the U.S. Census Bureau, an updated version of which was made available in May 2004. HUD requires jurisdictions that receive federal housing funds to include in their Consolidated Plan documentation of local affordable housing needs based on this data.

Key Findings

- **Inflation of “housing costs”, particularly for homeowners, has outpaced that of incomes.** Between 1990 and 2000, median household income increased 6.5%, while median housing costs for renters increased over 10% and median housing costs for homeowners increased almost 30% for those with a mortgage and 38% for those who only pay taxes, insurance and utilities.
- **The number of low-income households paying more than 30% of their incomes for housing costs in 2000 was 6,770 greater than the number in 1990.** Between 1990 and 2000, the number of low-income renters who pay more than they can afford (defined as > 30% of household income) for rent and utilities rose 3%, to 46,746, while the number of low-income homeowners burdened by mortgage payments, taxes, insurance and utility costs rose 46%, to 17,548.
- **Housing needs data reflects the makeup of Seattle households.** Over one-half of the nearly 70,000 low-income households who have housing problems (defined by HUD as having a housing cost burden greater than 30% of household income, living in overcrowded conditions, or lacking complete kitchen or plumbing facilities) are singles who live alone or with others. This correlates with data regarding household size and type in Seattle. Households without children accounted for almost all of Seattle’s growth in the 1990s. Based on 2000 Census data, Seattle has the third smallest average household size among the nation’s cities with populations greater than 100,000, at 2.08 persons per household. Over half of Seattle’s 258,499 households are singles living alone or with others. Three-quarters of all households with singles are individuals who live alone. The demand fueled by Seattle’s 146,000 households comprised of single individuals is a factor in rising housing costs, which low-income households are least equipped to face.
- **A significant portion of low-income families (2 or more related people with household income < 80% of MI) and low-income seniors (1 person age 62 or older, living alone or with spouse, with household income < 80% of MI) face housing hardships.** One-quarter of all low-income seniors (3,962) and 28% of all low-income families (4,754) in Seattle *pay over one-half of their household income* for housing costs.

Low-Income Renters

In part due to the investments made by the City in affordable rental housing, the number of extremely low-income households (incomes 0-30% of MI) and very low-income households (incomes 31-50% of MI) that pay more than 30% of their income for rent and utilities has declined slightly since 1990. However, the number of low-income renter households (incomes 51-80% of MI) that are burdened by housing costs (see Glossary definition) increased 17% between 1990 and 2000.

Despite these trends, renter households with incomes 0-30% of MI continue to be most severely burdened by housing costs. More than 22,000 low-income households pay more

than one-half of their income on rent and utilities. Seventy-four percent of these households have incomes at or below 30% of MI.

- The number of households comprised of single individuals either living alone or with other unrelated persons and burdened by housing costs increased in all three low-income categories (0-30% MI, 31-50% MI, and 51-80% MI). Sixty-one percent of low-income renter households who are burdened by housing costs are singles living alone or with others. While the number of low-income households who are singles living alone or with other unrelated individuals increased 19% in Seattle between 1990 and 2000, the number of such households with housing problems increased 42% during that time period.
- The number of low-income family households paying more than they can afford for rental housing generally dropped in the 1990s. Still, 4,754 low-income families in Seattle are severely burdened by housing costs, meaning they pay more than one-half of their income for rent and utilities.
- The number of Seattle's low-income senior renter households burdened by housing costs dropped approximately 18% between 1990 and 2000, but the total number of such households also dropped, by 14%. Almost 8,000 low-income senior renter households continue to face housing cost burdens; 3,962 of them pay over one-half of their income for rent and utilities.

Low-Income Owners

Housing cost burdens worsened significantly for low-income homeowners in Seattle during the 1990s.

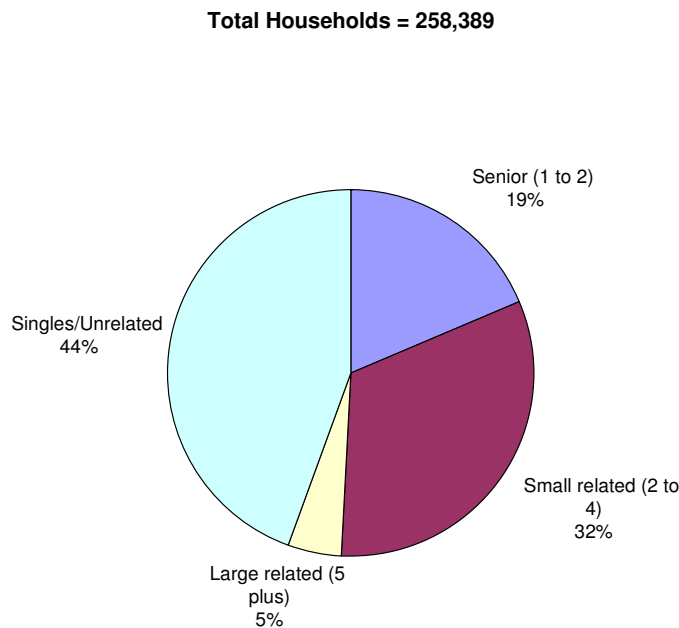
- More than 17,000 or 54% of low-income homeowners pay more than 30% of their income to pay for housing costs (mortgage, taxes, insurance, and utilities).
- Need among low-income homeowners of all household types and income ranges (0-30% MI, 31-50% MI, 51-80% MI) increased in the 1990s.
- Homeownership housing costs (mortgage, taxes, insurance, and utilities) increased approximately 30% between 1990 and 2000, whereas the median household income only increased 6.5%.
- Part of the increased housing burden for low-income homeowners may stem from changes in the finance industry's loan underwriting guidelines. Loan terms allow for mortgage costs to exceed 35% of income in some cases.
- A recent study by a University of Washington researcher found that more than 50% of low-income homeowners leave their houses and return to renting within five years of purchasing. The buyers most vulnerable to returning to renting appear to be households with multiple job earners who pooled their salaries in order to buy a home. Thirty out of the 55 families included in the study were paying more than 50 percent of their combined monthly income on their mortgage payments.
- Housing experts and practitioners note that homebuyer education and counseling are critical to the long-term success of low-income households as homeowners. Financial literacy and post-purchase counseling are also essential to helping new homeowners

manage their expenses, maintain good credit, and avoid predatory lending, all key aspects of asset security and successful homeownership efforts.

Households by Households Type

2000 Census special tabulation data made available to jurisdictions by HUD for the purpose of analyzing housing needs categorizes households by type (note that the numbers of households do not match exactly with the raw 2000 Census data provided in the *Housing Market Analysis*). The HUD data provides information about housing problems among four types of households: (1) singles who live either alone or with other unrelated individuals, (2) two- to four-person families with or without children, (3) families with five or more persons, and (4) one- to two-person senior households, defined as those where one or both persons are 62 years or older. The pie chart below shows the breakdown of total households in Seattle, by these four categories of household type.

Figure 3-1
Households by Household Type, 2000 (HUD Data)



Note: "Large related" means families of 5 or more persons; "Small related" means 2-4 person families, including married couples

Source: 2000 Census (HUD Special Tabulation Data)

Households by Income

As of 2000, 14% of households in Seattle can be described as extremely low-income, meaning they have a combined household income 30% or less of median income. Of 258,389 households in Seattle, over 37,000 were extremely low-income (based on HUD special tabulation data).

Another 29,093 (11% of Seattle households) had household incomes between 31-50% of median income. Combined, a total of 66,133 households, which is 25.6% of all households in Seattle, had incomes at or below 50% of median income.

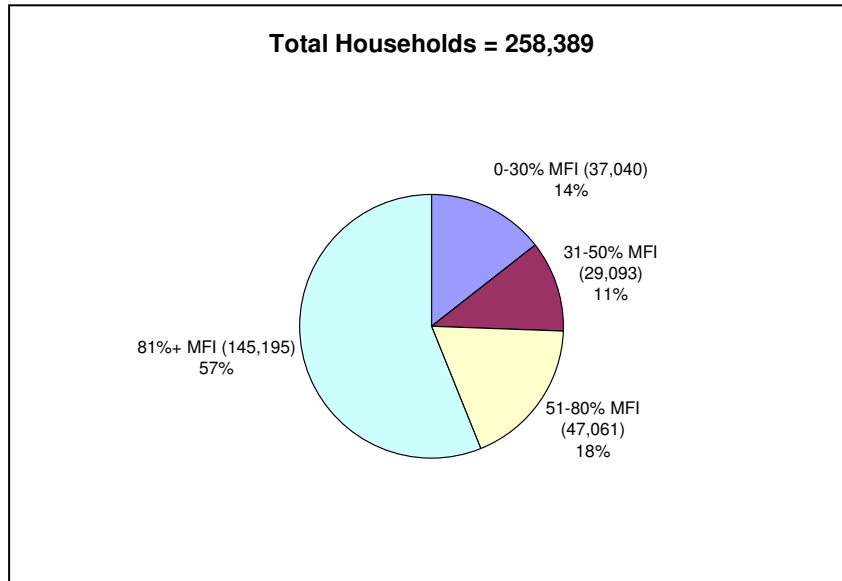
The number of households in each income range is shown in the table below. The figure following the table provides a graphic representation of the income distribution of households in Seattle.

Table 3-2
Household Income by Tenure and Household Type, 2000

	Income Range (Percent of Median Income)				
Tenure and Household Type	0-30%	31-50%	51-80%	81% +	<i>Total</i>
RENTER HOUSEHOLDS					
Senior (1 to 2)	6,999	3,583	2,935	3,630	17,147
Small related (2 to 4)	5,060	4,620	6,255	13,929	29,864
Large related (5 plus)	1,224	935	1,060	1,499	4,718
Singles and Groups of	16,560	11,600	20,095	33,238	81,493
Unrelated People					
<i>Total Renters</i>	<i>29,843</i>	<i>20,738</i>	<i>30,345</i>	<i>52,296</i>	<i>133,222</i>
	Income Range (Percent of Median Income)				
Tenure and Household Type	0-30%	31-50%	51-80%	81% +	<i>Total</i>
OWNER HOUSEHOLDS					
Senior (1 to 2)	3,854	4,620	6,568	15,954	30,996
Small related (2 to 4)	1,164	1,620	4,649	45,610	53,043
Large related (5 plus)	284	510	1,300	5,750	7,844
Singles and Groups of	1,895	1,605	4,199	25,585	33,284
Unrelated People					
<i>Total Owners</i>	<i>7,197</i>	<i>8,355</i>	<i>16,716</i>	<i>92,899</i>	<i>125,167</i>
<i>TOTAL</i>	<i>37,040</i>	<i>29,093</i>	<i>47,061</i>	<i>145,195</i>	<i>258,389</i>
Percent	14%	11%	18%	56%	100%

Source: 2000 Census (HUD Special Tabulation Data)

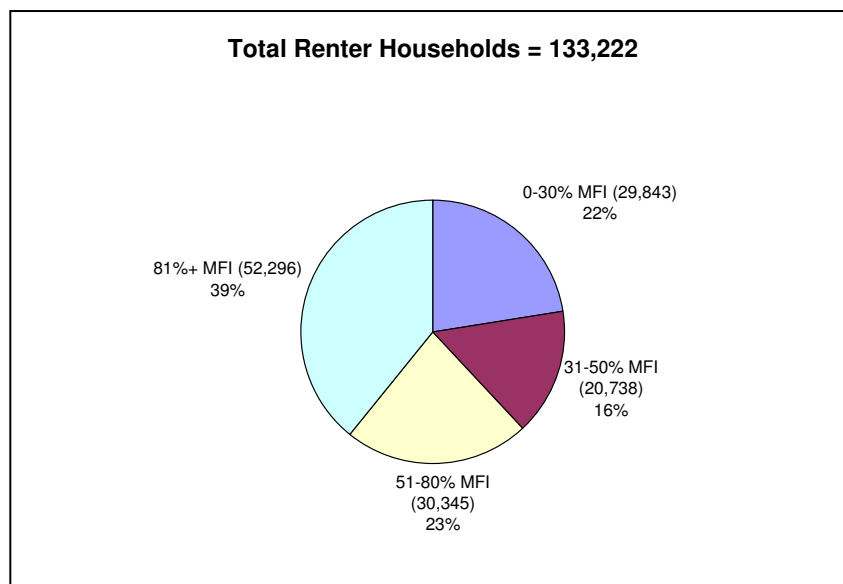
Figure 3-3
Households by Income, 2000



Source: 2000 Census (HUD Special Tabulation Data)

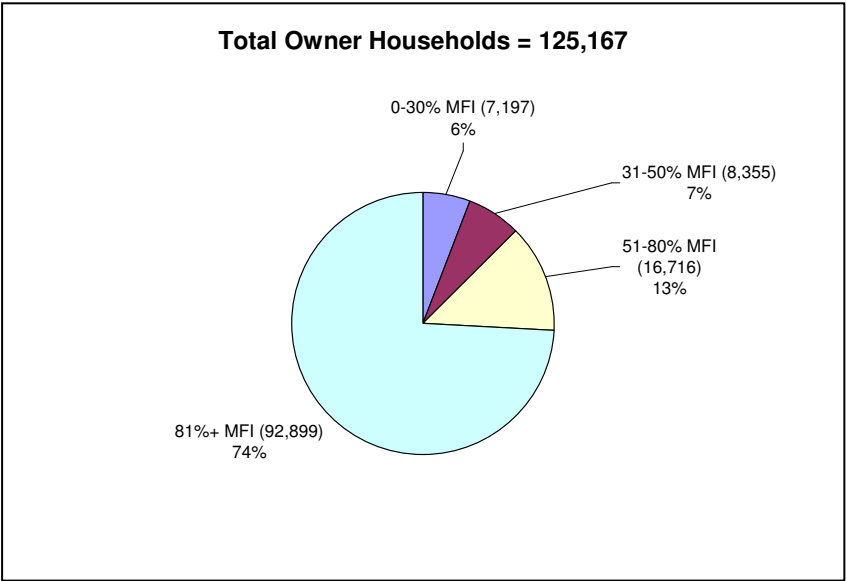
A larger percentage of renter households are low-income households than those who live in housing that they own. Thirty-eight percent of renter households in Seattle have incomes at or below 50 percent of median income, compared to only 12% of owner households. Another 15% of renter households and 13% of owner households have incomes from 51 percent to 80 percent of median.

Figure 3-4
Renter Households by Income, 2000



Source: 2000 Census (HUD Special Tabulation Data)

Figure 3-5
Owner Households by Income, 2000

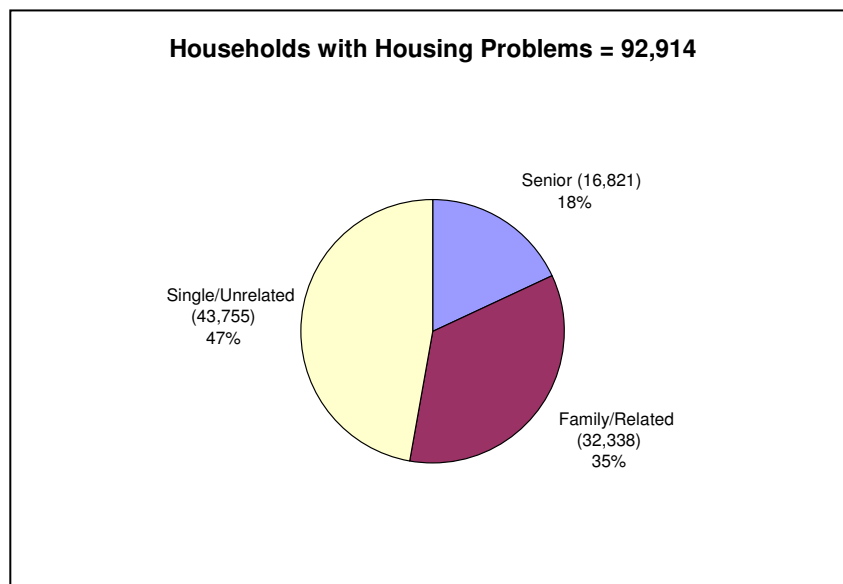


Source: 2000 Census (HUD Special Tabulation Data)

Households with Housing Problems

Based on HUD's 2000 Census special tabulation data, over one-third of Seattle households (91,442) have "housing problems," which HUD defines as having a housing cost burden of greater than 30% of income, living in overcrowded quarters, and/or living in a unit without complete kitchen or plumbing facilities. Almost 17,000 (18%) of those are senior households. Over 32,000 households (35%) with housing problems are 2- or more person households whose members are related to one another by blood, marriage or adoption. Nearly 44,000 households with housing problems are single-person households living alone or with other unrelated individuals. This group accounts for nearly one-half (47%) of all households who have housing problems.

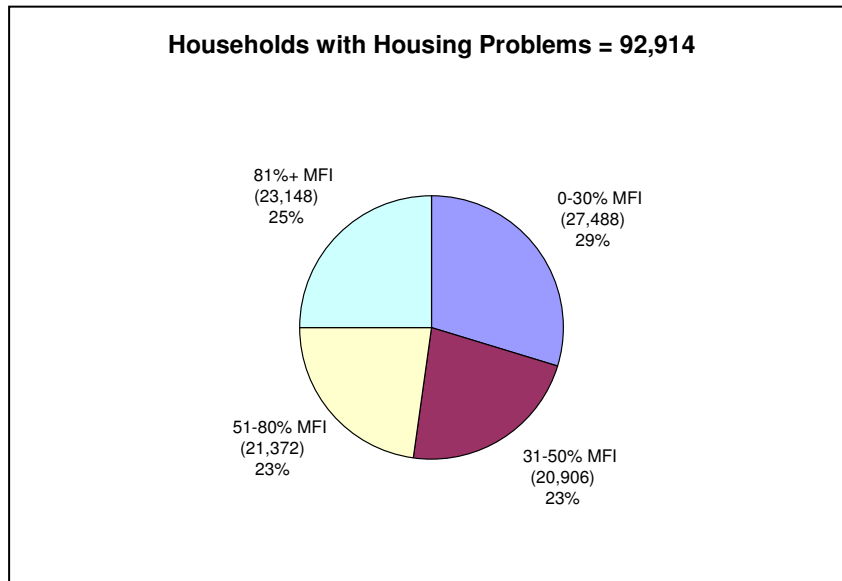
Figure 3-6
Households with Housing Problems, by Household Type



Source: 2000 Census (HUD Special Tabulation Data)

Of total households with housing problems, 29% have incomes 0-30% of MI, 23% have incomes 31-50% of MI, 23% have incomes 51-80% of MI, and one-quarter have incomes above 80% of MI.

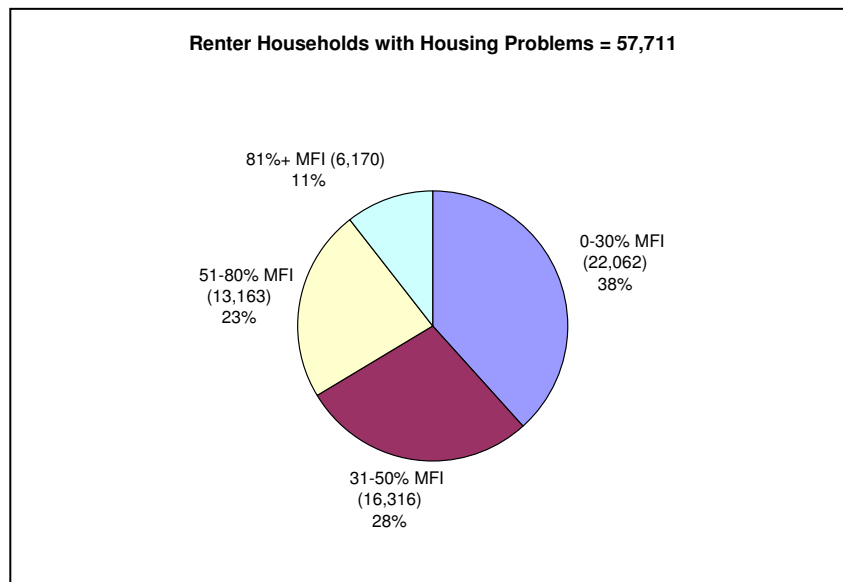
Figure 3-7
Households with Housing Problems, by Income



Source: 2000 Census (HUD Special Tabulation Data)

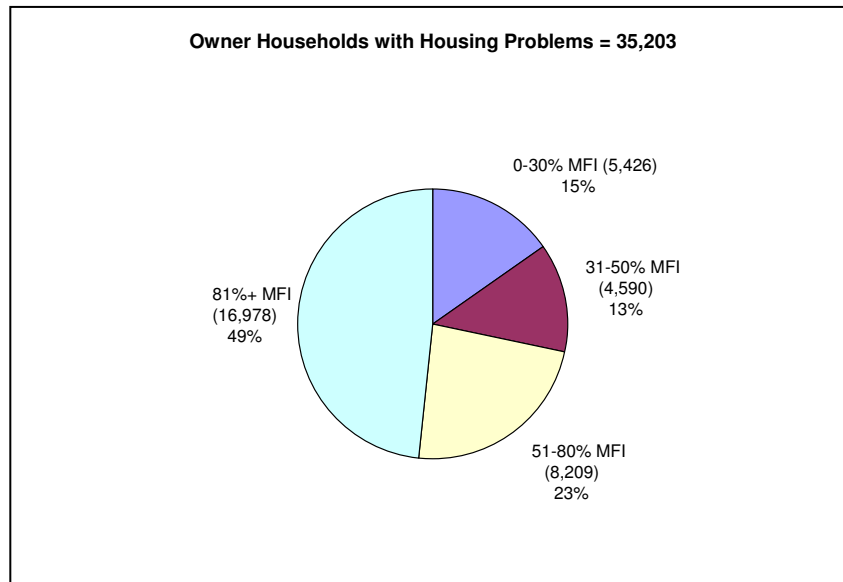
However, among renter households, those with lower incomes are more likely to have housing problems. The income ranges of owner households with housing problems looks different, since there are fewer homeowners overall in the lower income categories. The following two figures illustrate these differences.

Figure 3-8
Renter Households with Housing Problems, by Income



Source: 2000 Census (HUD Special Tabulation Data)

Figure 3-9
Owner Households with Housing Problems, by Income



Source: 2000 Census (HUD Special Tabulation Data)

The following tables summarize findings of HUD's 2000 Census special tabulation data (note, numbers do not total correctly due to HUD's method for rounding):

Table 3-10
Renter Households by Housing Problem and Income

Seattle Renter Households	Total	0-30% MI	31-50% MI	51-80% MI	81% + MI
Any Housing Problem	57,685	22,084	16,321	13,170	6,171
% of total	43.3%	74.0%	78.7%	43.4%	11.8%
Housing Costs > 30% Income	49,825	21,039	14,869	10,833	3,085
% of total	37.4%	70.5%	71.7%	35.7%	5.9%
Housing Costs > 50% Income	22,381	16,235	4,479	1,305	366
% of total	16.8%	54.4%	21.6%	4.3%	0.7%

Source: 2000 Census (HUD Special Tabulation Data)

Table 3-11
Owner Households by Housing Problem and Income

Seattle Owner Households	Total	0-30% MI	31-50% MI	51-80% MI	81% + MI
Any Housing Problem	35,172	5,427	4,587	8,208	17,001
% of total	28.1%	75.4%	54.9%	49.1%	18.3%
Housing Costs > 30% Income	32,794	5,355	4,495	7,689	15,235
% of total	26.2%	74.4%	53.8%	46.0%	16.4%
Housing Costs > 50% Income	12,016	4,145	2,757	2,959	2,137
% of total	9.6%	57.6%	33.0%	17.7%	2.3%

Source: 2000 Census (HUD Special Tabulation Data)

Extremely Low-Income Households (0-30% MI)

Almost three-quarters of all extremely low-income households (both renter and owner) in Seattle have housing problems as defined by HUD. The degree of housing problems experienced by extremely low-income households varies somewhat by tenure and by household type.

Fifty-five percent (20,404) of all Seattle households with extremely low-incomes pay more than one-half of their income to cover their housing costs. Eighty percent (16,259) of these extremely low-income households with severe housing cost burdens are renters. Of these, 10,000 are single persons either living alone or with other unrelated individuals, 2,500 are senior households, and 3,600 are families with or without children. Among extremely low-income homeowners, 57% (4,145) pay more than one-half their income for mortgage, taxes, insurance, and utility costs. About 42% of these are senior households.

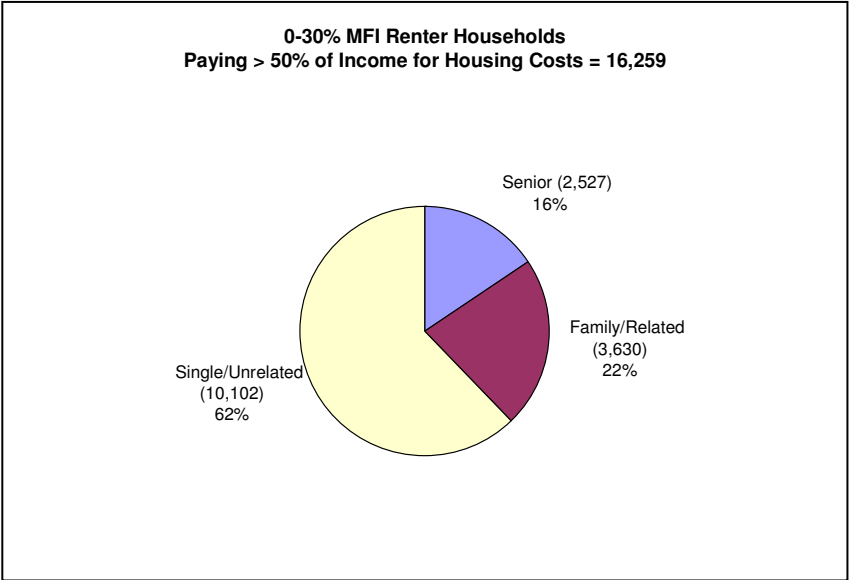
Table 3-12
0-30% MI Households, by Housing Problem and Tenure

	Total Number of Households	Any Housing Problem*	Housing cost burden**	Severe housing cost burden**
RENTER HOUSEHOLDS				
Senior (1 to 2)	6,999	4,472	4,199	2,527
Small related (2 to 4)	5,060	4,109	3,871	2,935
Large related (5 plus)	1,224	1,160	969	695
Single/Unrelated Individuals	16,560	12,321	12,006	10,102
<i>Total Renters</i>	<i>29,843</i>	<i>22,062</i>	<i>21,045</i>	<i>16,259</i>
OWNER HOUSEHOLDS				
Senior (1 to 2)	3,854	2,767	2,756	1,757
Small related (2 to 4)	1,164	924	909	860
Large related (5 plus)	284	234	204	194
Single/Unrelated Individuals	1,895	1,501	1,486	1,334
<i>Total Owners</i>	<i>7,197</i>	<i>5,426</i>	<i>5,355</i>	<i>4,145</i>
TOTAL	37,040	27,488	26,400	20,404
* Includes housing cost burden, overcrowding and substandard housing conditions.				
** Refer to Glossary definitions.				

Source: 2000 Census (HUD Special Tabulation Data)

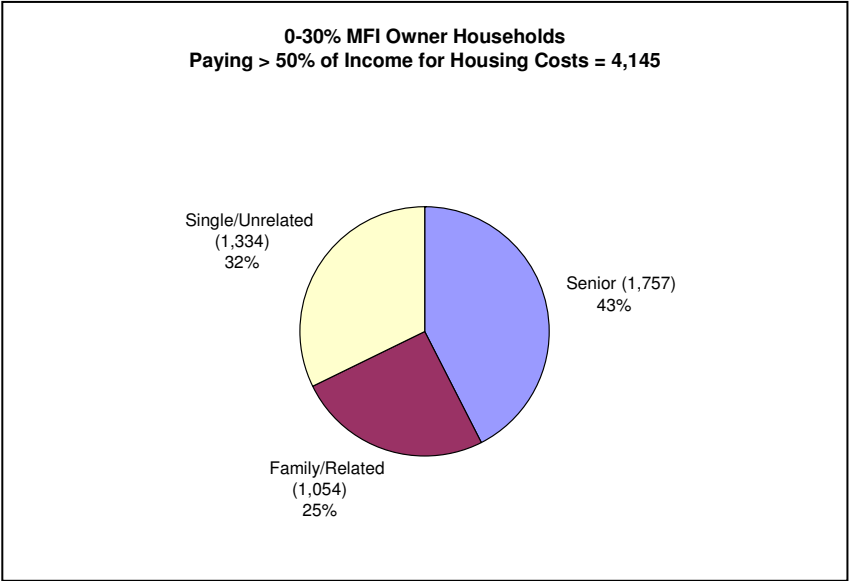
Most households who are severely burdened by housing costs are in immediate need of some sort of assistance. They have few resources for basic necessities like food, clothing and transportation and may be at high risk of becoming homeless. The following pie charts illustrates the breakdown of extremely low-income households who are paying over one-half of their income for rent and utilities or mortgage, taxes, insurance, and utilities by household type.

Figure 3-13
0-30% MI Renter Households Severely Burdened by Housing Costs



Source: 2000 Census (HUD Special Tabulation Data)

Figure 3-14
0-30% MI Owner Households Severely Burdened by Housing Costs



Source: 2000 Census (HUD Special Tabulation Data)

Very Low-Income Households (31-50% MI)

The profile of very low-income households with housing problems is similar to that of extremely low-income households, although the overall numbers of households in need of housing assistance are lower, particularly among those with severe housing cost burdens.

Almost 80% of renter households with incomes 31-50% of MI have housing problems. Of those households whose rent and utilities consume over one-half of their income, almost 60% are single-person households (or households made up of more than one single person). Over one-half of very low-income homeowners are paying more than they 30% of their household income for mortgage, taxes, insurance and utilities. Similar to extremely low-income households, very low-income homeowners severely burdened by housing costs are more evenly divided among the three household types.

Table 3-15
31-50% MI Households, by Housing Problem and Tenure

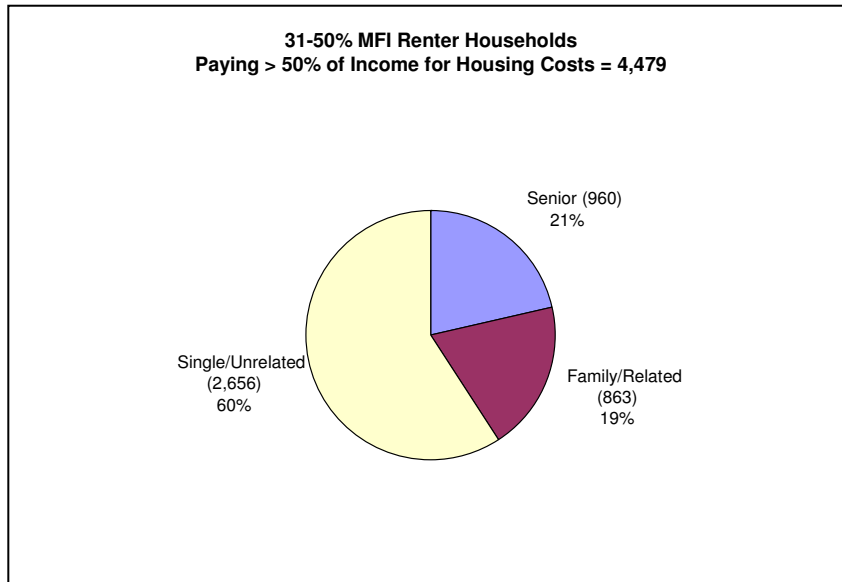
	Total Number of Households	Any Housing Problem*	Housing cost burden**	Severe housing cost burden**
RENTER HOUSEHOLDS				
Senior (1 to 2)	3,583	2,447	2,322	960
Small related (2 to 4)	4,620	3,784	3,174	748
Large related (5 plus)	935	805	405	115
Single/Unrelated	11,600	9,280	8,967	2,656
Individuals				
<i>Total Renters</i>	<i>20,738</i>	<i>16,316</i>	<i>14,868</i>	<i>4,479</i>
OWNER HOUSEHOLDS				
Senior (1 to 2)	4,620	1,746	1,737	901
Small related (2 to 4)	1,620	1,179	1,131	755
Large related (5 plus)	510	455	420	260
Single/Unrelated	1,605	1,210	1,210	844
Individuals				
<i>Total Owners</i>	<i>8,355</i>	<i>4,590</i>	<i>4,498</i>	<i>2,760</i>
TOTAL	29,093	20,906	19,366	7,239
* Includes housing cost burden, overcrowding and substandard housing conditions.				
** See Glossary definitions.				

Source: 2000 Census (HUD Special Tabulation Data)

The primary difference between extremely low-income households and very low-incomes households is that a far higher percentage (55%) of the latter are severely burdened by housing costs. One-quarter of very low-income households have severe housing cost burdens, meaning they pay more than one-half of their incomes for housing costs. Among those who are renters, 60% are single individuals living alone or with others. Among those who are homeowners, 36% are families with or without children. The following figures provide a

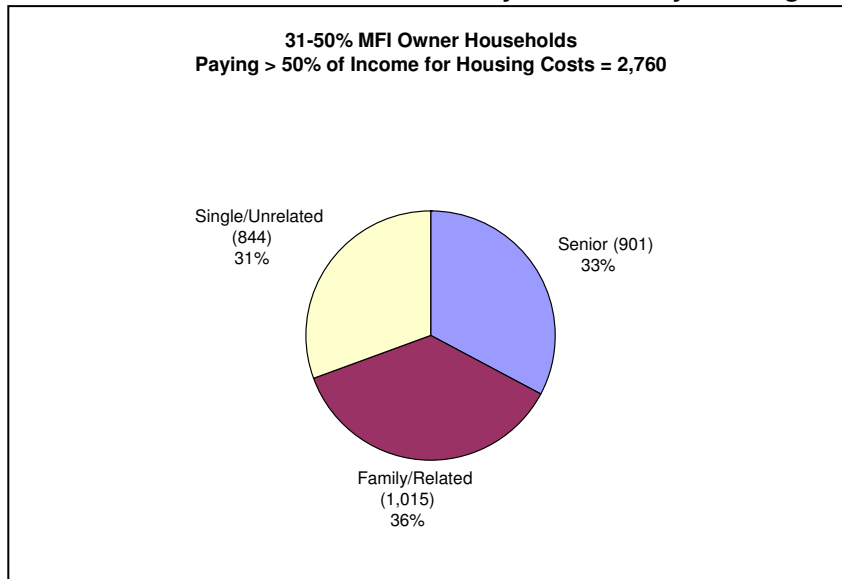
graphic illustration of the breakdown of very low-income households who are severely burdened by housing costs by household type.

Figure 3-16
31-50% MI Renter Households Severely Burdened by Housing Costs



Source: 2000 Census (HUD Special Tabulation Data)

Figure 3-17
31-50% MI Owner Households Severely Burdened by Housing Costs



Source: 2000 Census (HUD Special Tabulation Data)

Low-Income Households (51-80% of MI)

Approximately 45% of low-income households (51-80% of MI) in Seattle have housing problems as defined by HUD. More than 18,500 households in this income range are paying more than they can afford for housing, of which an estimated 4,235 pay more than 50% of their income for rent and utilities or mortgage, taxes, insurance, and utilities.

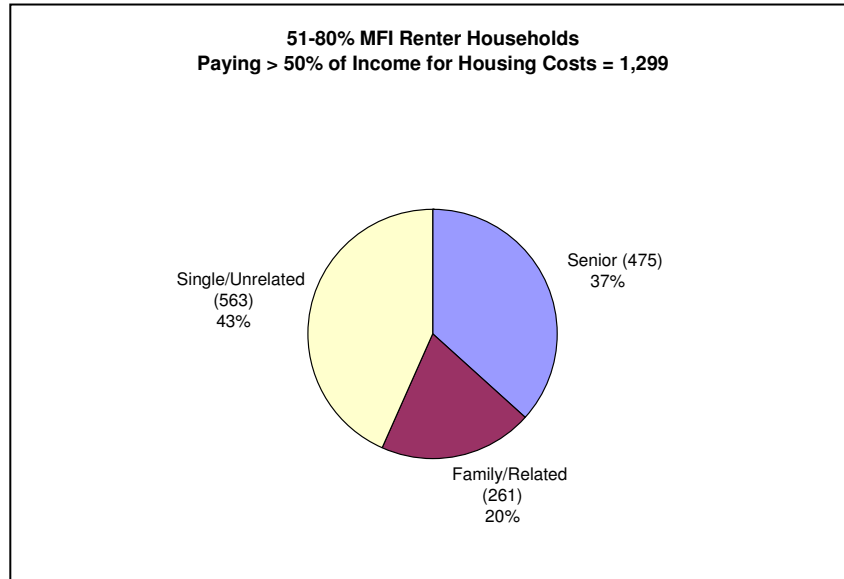
Table 3-18
51-80% MI Households, by Housing Problem and Tenure

	Total Number of Households	Any Housing Problem*	Housing cost burden**	Severe housing cost burden**
RENTER HOUSEHOLDS				
Senior (1 to 2)	2,935	1,300	1,209	475
Small related (2 to 4)	6,255	2,965	1,939	231
Large related (5 plus)	1,060	760	210	30
Single/Unrelated	20,095	8,138	7,475	563
Individuals				
<i>Total Renters</i>	<i>30,345</i>	<i>13,163</i>	<i>10,833</i>	<i>1,299</i>
OWNER HOUSEHOLDS				
Senior (1 to 2)	6,568	1,530	1,517	709
Small related (2 to 4)	4,649	3,059	2,850	948
Large related (5 plus)	1,300	920	666	150
Single/Unrelated	4,199	2,700	2,662	1,146
Individuals				
<i>Total Owners</i>	<i>16,716</i>	<i>8,209</i>	<i>7,695</i>	<i>2,953</i>
TOTAL	47,061	21,372	18,528	4,252
* Includes housing cost burden, overcrowding and substandard housing conditions.				
** See Glossary definitions.				

Source: 2000 Census (HUD Special Tabulation Data)

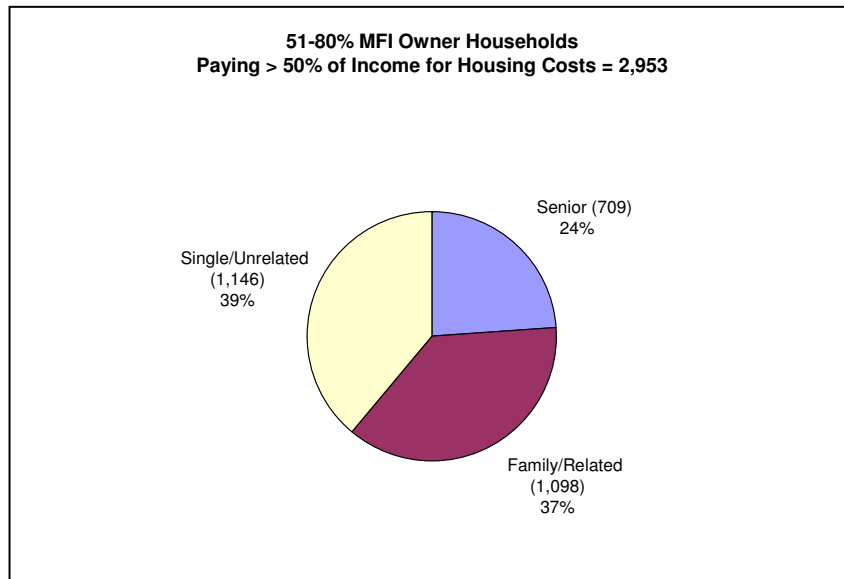
The following figures show the breakdown of 51-80% of MI households who have severe housing cost burdens by household type. Unlike extremely and very low-income households, 51-80% of MI households severely burdened by housing costs are more likely to be homeowners. In fact, there are more than twice as many owners than renters in this income category who pay more than one-half of their income for housing costs. Thirty-seven percent of these owner households are families.

Figure 3-19
51-80% MI Renter Households Severely Burdened by Housing Costs



Source: 2000 Census (HUD Special Tabulation Data)

Figure 3-20
51-80% MI Owner Households Severely Burdened by Housing Costs



Source: 2000 Census (HUD Special Tabulation Data)

Housing Need Trends

The proportion of low-income renter households with housing problems stayed the same between 1990 and 2000, at 64%. The tables below summarize trends in terms of total number of households, by type and income level, and proportion of those with housing problems, as defined by HUD, based on the 1990 and 2000 Census data. *Highlighted cells indicate positive trends with regard to prevalence of low-income households with housing problems. These are cases in which the percent change in the number of households with housing problems is less than the percent change in the number of total households in a particular household type and income category.* (Note that this ignores out-migration of households in any given group that may have been attributable to high housing costs in Seattle.)

Trends for Low-Income Renters

The proportion of low-income renter households severely burdened by housing costs (paying > 50% of household income) also stayed the same between 1990 and 2000, at 27%. However, the total proportion paying more than they can afford for housing costs (> 30% of household income) decreased from 60% in 1990 to 58% in 2000.

Among renter households, housing cost burden, overcrowding, and substandard housing trends are generally positive for extremely low-income small families, including married couples, and singles living alone or with other unrelated individuals renter households, and very low-income small families, including married couples, and large families. The number of low-income senior renter households has decreased significantly since 1990, but the number of senior renter households with incomes 51-80% of MI and who pay more than one-half of their income for housing costs has increased.

Table 3-21
Senior Renter Households* with Housing Problems, 1990-2000 Change

	Total		0-30%		31-50%		51-80%	
	Net Change		Net Change		Net Change		Net Change	
<i>Total HH</i>	-2,122	-14%	-1,133	-14%	-661	-16%	-348	-11%
HH with Housing Problems	-1,415	-15%	-825	-16%	-439	-15%	-151	-10%
HH Paying > 30% Income	-1,690	-18%	-1,001	-19%	-496	-18%	-193	-14%
HH Paying > 50% Income	28	1%	-304	-11%	103	12%	229	93%

* 1-2 person households with one or both persons age 62 or older

Source: 2000 Census (HUD Special Tabulation Data)

Table 3-22
Small Family Renter Households with Housing Problems, 1990-2000 Change

	Total		0-30%		31-50%		51-80%	
	Net Change		Net Change		Net Change		Net Change	
<i>Total HH</i>	-184	-1%	-578	-10%	684	17%	-290	-4%
HH with Housing Problems	393	4%	-599	-13%	651	21%	340	13%
HH Paying > 30% Income	-641	-7%	-724	-16%	297	10%	-214	-10%
HH Paying > 50% Income	-330	-8%	-448	-13%	51	7%	67	41%

*2-4 person family households with or without children

Source: 2000 Census (HUD Special Tabulation Data)

Table 3-23
Large Family Renter Households with Housing Problems, 1990-2000 Change

	Total		0-30%		31-50%		51-80%	
	Net Change		Net Change		Net Change		Net Change	
<i>Total HH</i>	-19	-1%	77	7%	7	1%	-103	-9%
HH with Housing Problems	100	4%	167	17%	-58	-7%	-9	-1%
HH Paying > 30% Income	-141	-8%	120	14%	-173	-30%	-88	-30%
HH Paying > 50% Income	92	12%	110	19%	-32	-22%	14	88%

* 5+ person family households

Source: 2000 Census (HUD Special Tabulation Data)

Table 3-24
Single/Unrelated Renter Households with Housing Problems, 1990-2000 Change

	Total		0-30%		31-50%		51-80%	
	Net Change		Net Change		Net Change		Net Change	
<i>Total HH</i>	7,555	19%	3,441	26%	408	4%	3,706	23%
HH with Housing Problems	4,303	17%	1,642	15%	259	3%	2,402	42%
HH Paying > 30% Income	3,733	15%	1,458	14%	192	2%	2,083	39%
HH Paying > 50% Income	1,890	17%	1,548	18%	205	8%	137	32%

* single person living alone or with other unrelated individuals

Source: 2000 Census (HUD Special Tabulation Data)

Trends for Low-Income Owners

Low-income homeowners have particularly been hard-hit by high housing costs and escalating real estate taxes. All of the Census indicators show negative housing cost burden trends among low-income households who own their homes.

Table 3-25
Senior Owner Households with Housing Problems, 1990-2000 Change

	Total		0-30%		31-50%		51-80%	
	Net Change		Net Change		Net Change		Net Change	
<i>Total HH</i>	-4111	-21%	-1,057	-22%	-1,683	-27%	-1,371	-17%
HH with Housing Problems	1,848	44%	429	18%	643	58%	776	103%
HH Paying > 30% Income	1,875	45%	433	19%	647	59%	795	110%
HH Paying > 50% Income	1,470	78%	470	37%	466	107%	534	306%

* 1-2 person households with one or both persons age 62 or older

Source: 2000 Census (HUD Special Tabulation Data)

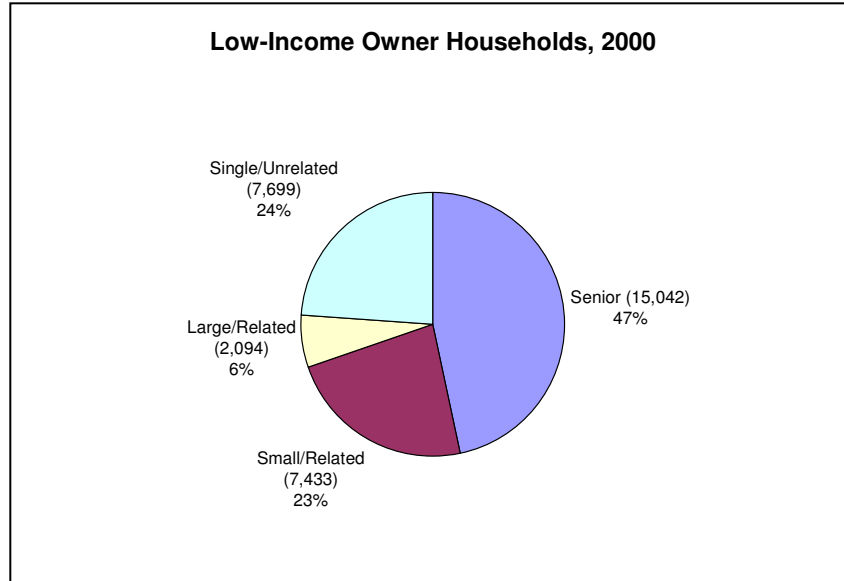
Table 3-26
All Other Owner Households with Housing Problems, 1990-2000 Change

	Total		0-30%		31-50%		51-80%	
	Net Change		Net Change		Net Change		Net Change	
<i>Total HH</i>	2,177	14%	1,095	49%	86	2%	996	11%
HH with Housing Problems	3,565	43%	973	58%	644	29%	2,039	44%
HH Paying > 30% Income	3,634	46%	929	56%	645	30%	2,060	50%
HH Paying > 50% Income	3,051	89%	1,075	82%	684	58%	1,292	136%

Source: 2000 Census (HUD Special Tabulation Data)

Unfortunately, the 1990 Census special tabulation data from HUD groups owner households into only two categories: “senior” and “all other”. The 2000 Census HUD special tabulation data provides homeowner statistics for the four main household types, as illustrated in the following pie chart.

Figure 3-27
0-80% MI Owner Households by Household Type, 2000



Source: 2000 Census (HUD Special Tabulation Data)

The bar charts on the following pages (Figures 3-28 through 3-33) illustrate in greater detail the changes between 1990 and 2000 in terms of total numbers of low-income households and households with housing problems, by household type.

Figure 3-28**Senior Renter Households,
1990 vs. 2000**

Source: 2000
Census (HUD
Special Tabulation
Data)

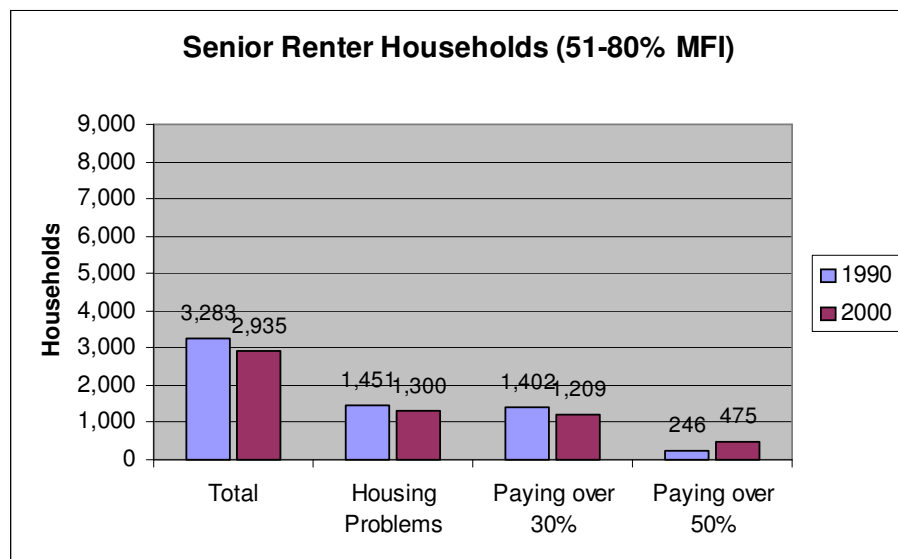
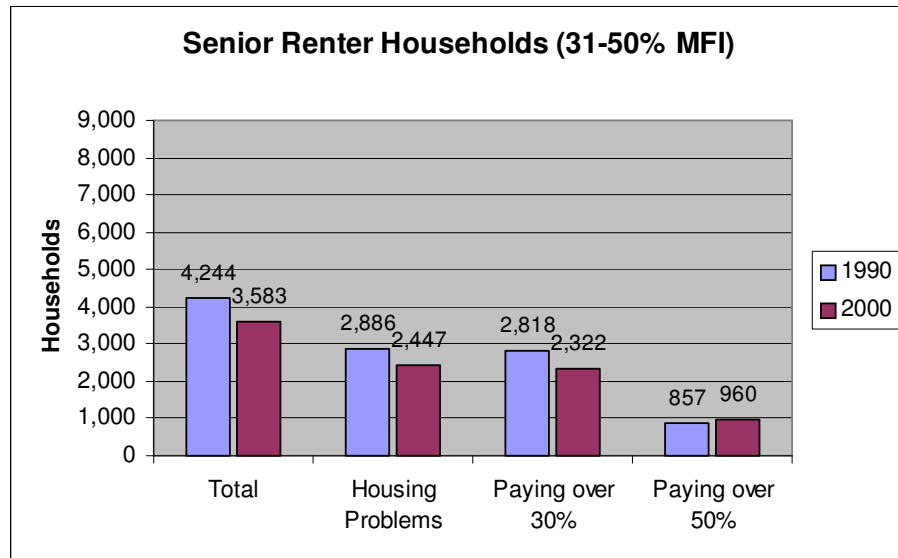
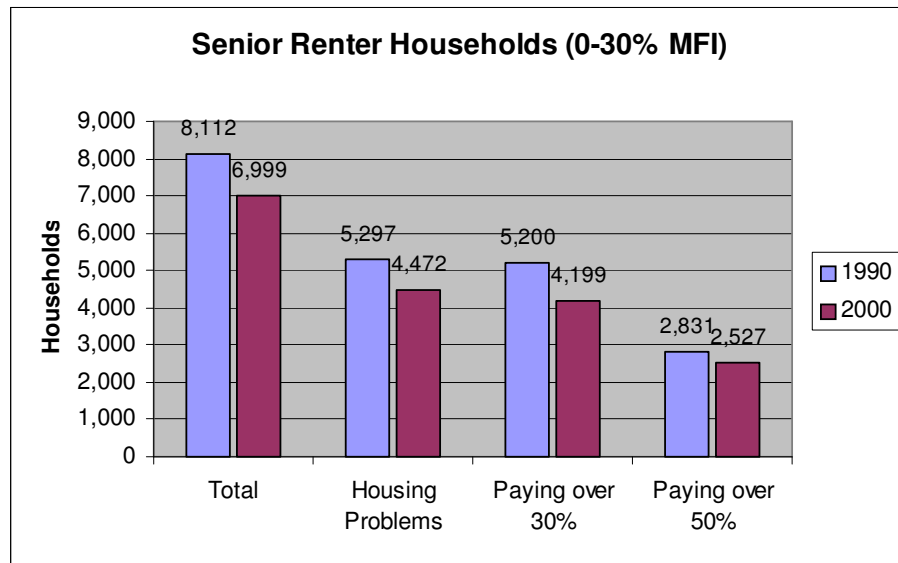


Figure 3-29**Small/Related
Renter
Households,
1990 vs. 2000**

Source: 2000
Census (HUD
Special Tabulation
Data)

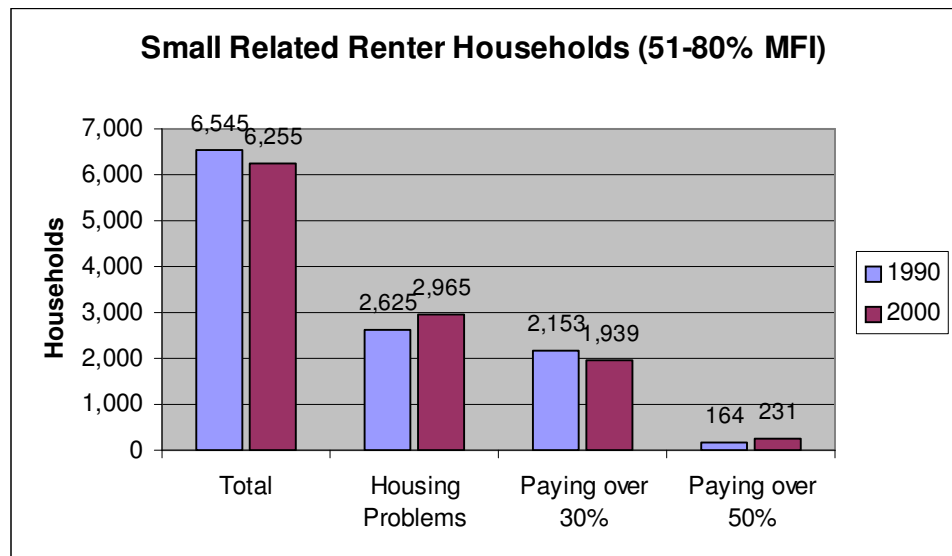
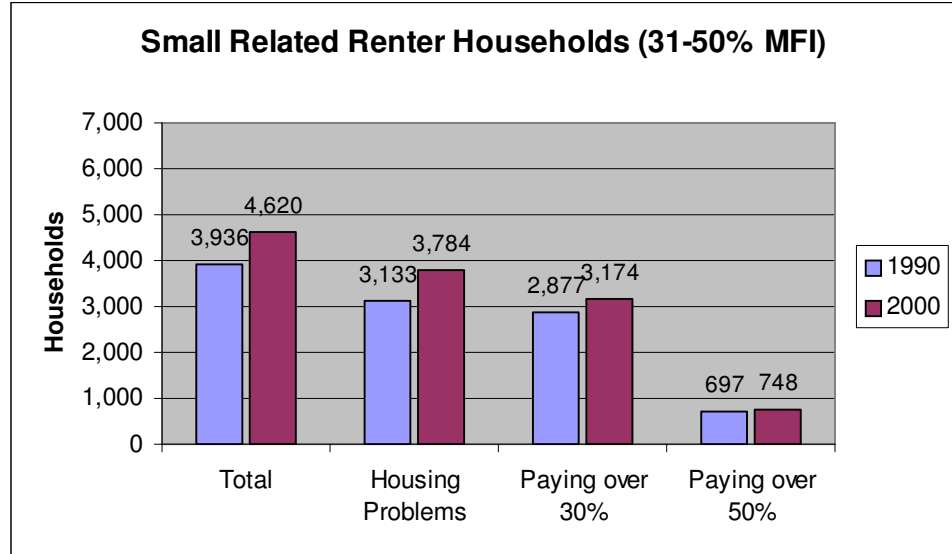
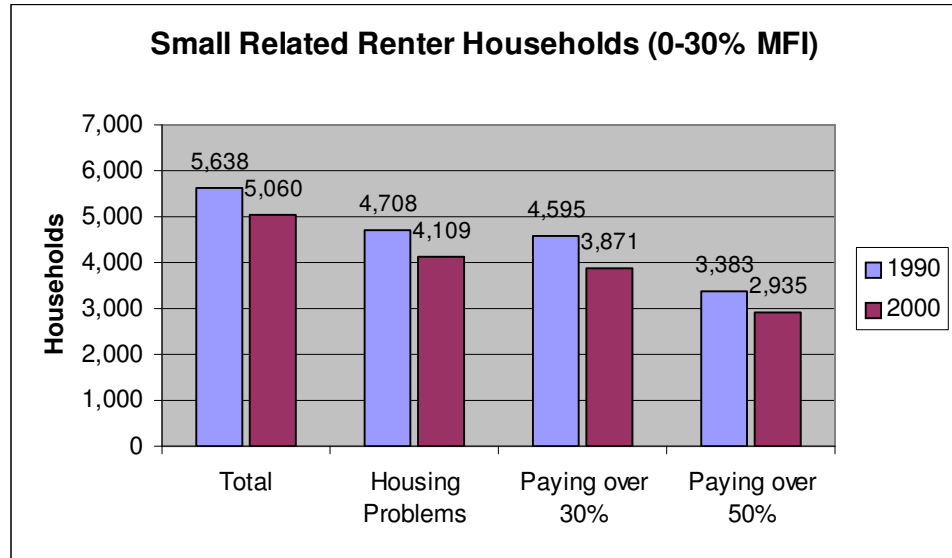


Figure 3-30

Large/Related Renter Households, 1990 vs. 2000

Source: 2000 Census
(HUD Special
Tabulation Data)

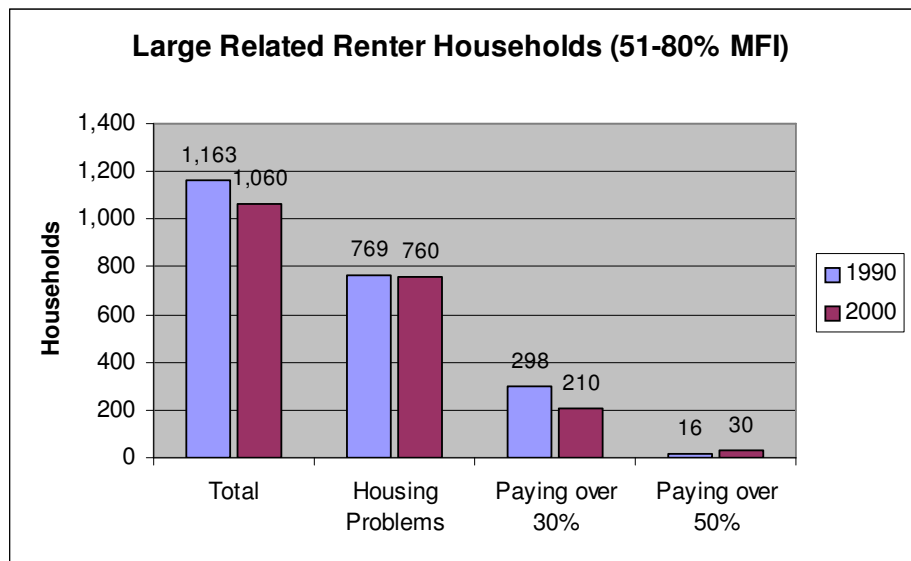
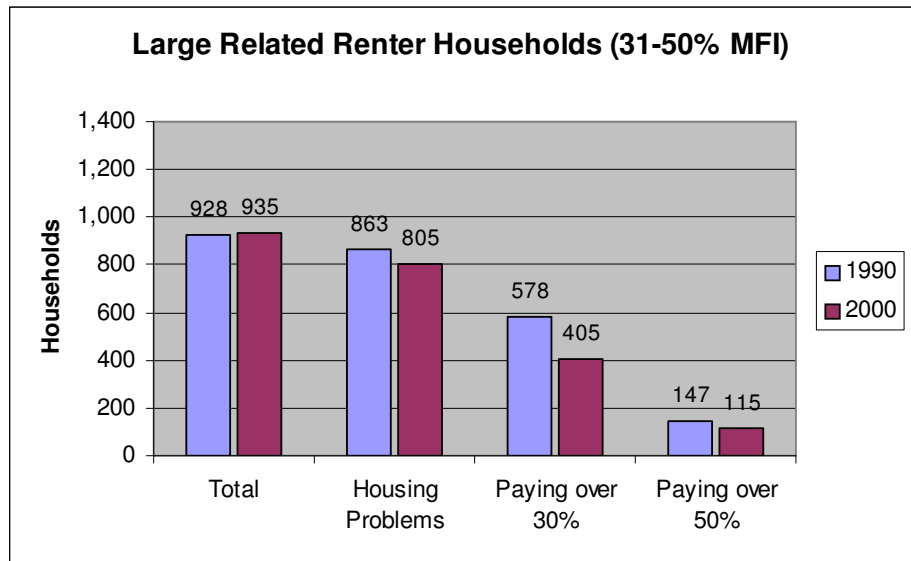
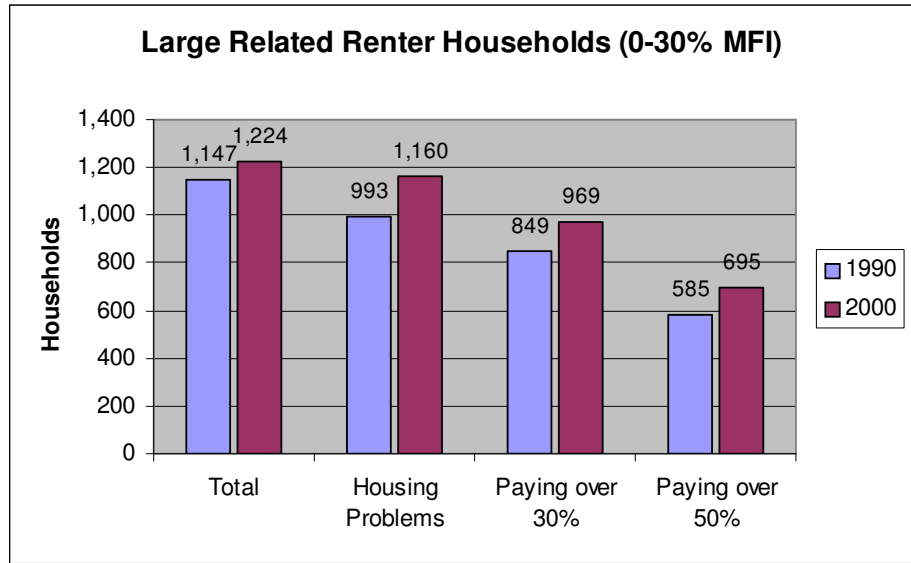


Figure 3-31
Single/Unrelated
Renter Households,
1990 vs. 2000

Source: 2000 Census
(HUD Special
Tabulation Data)

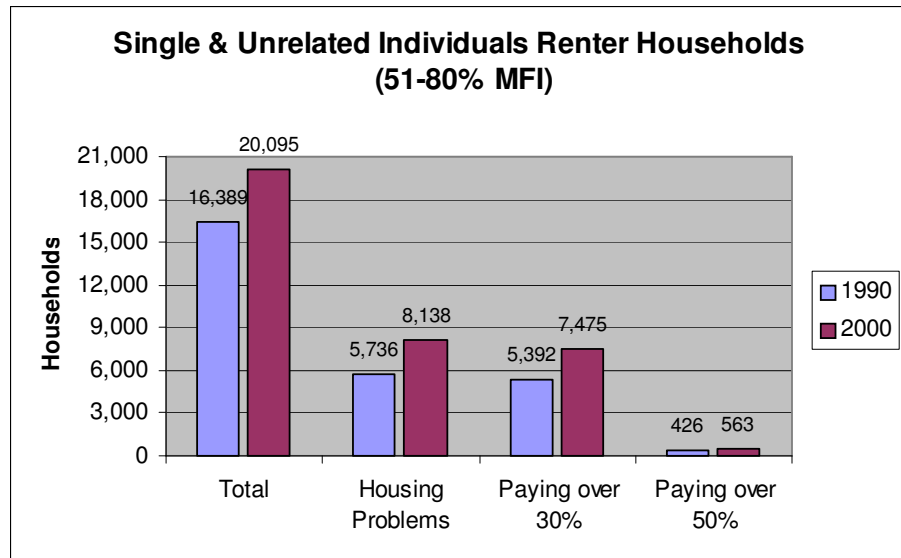
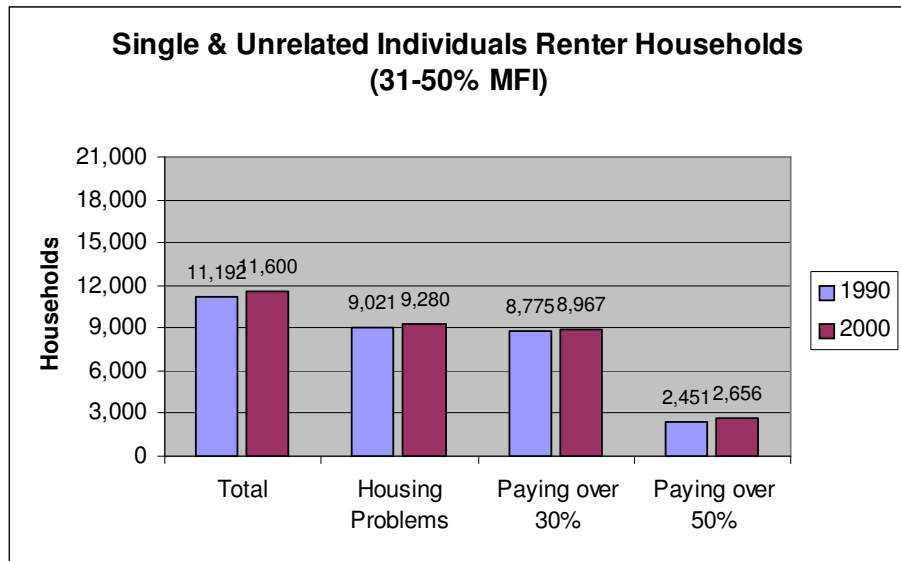
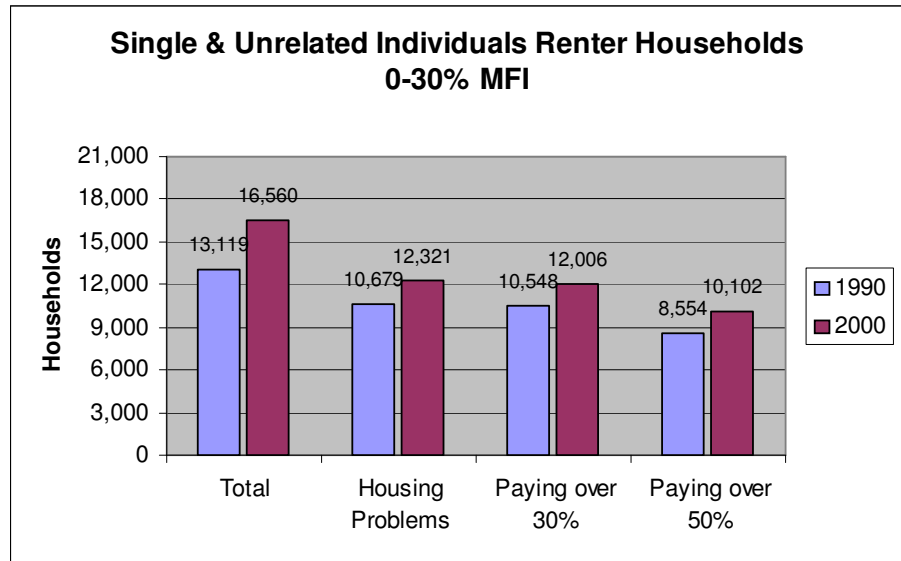


Figure 3-32**Single/Unrelated
Owner Households,
1990 vs. 2000**

Source: 2000 Census
(HUD Special
Tabulation Data)

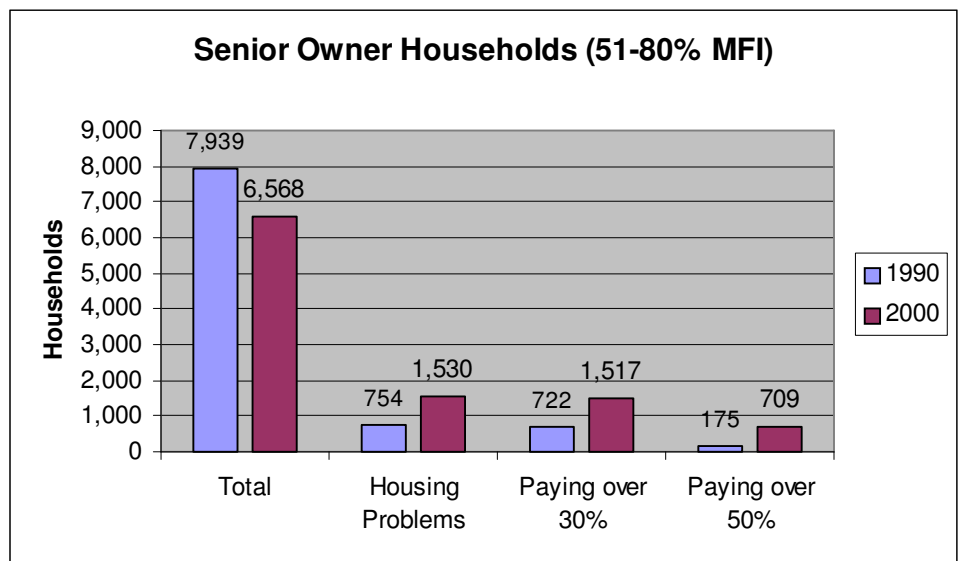
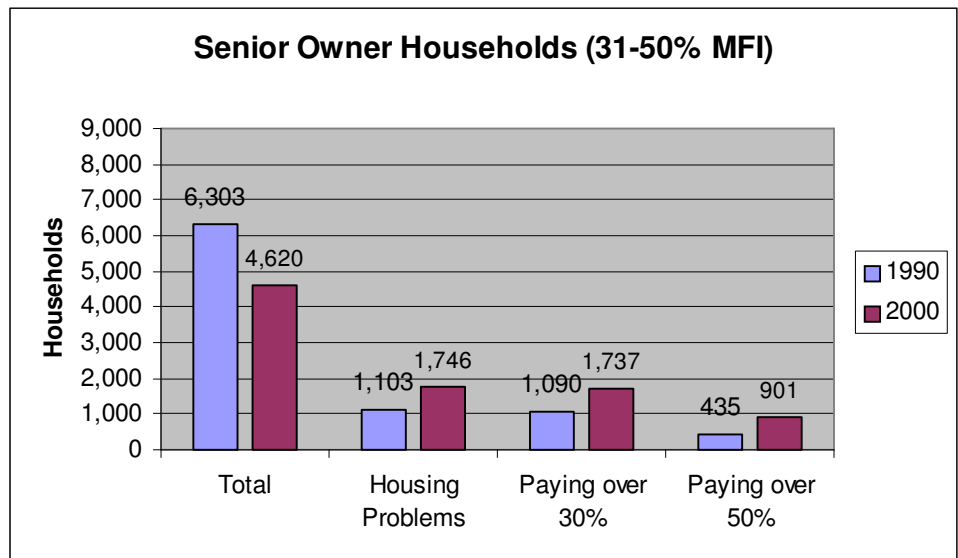
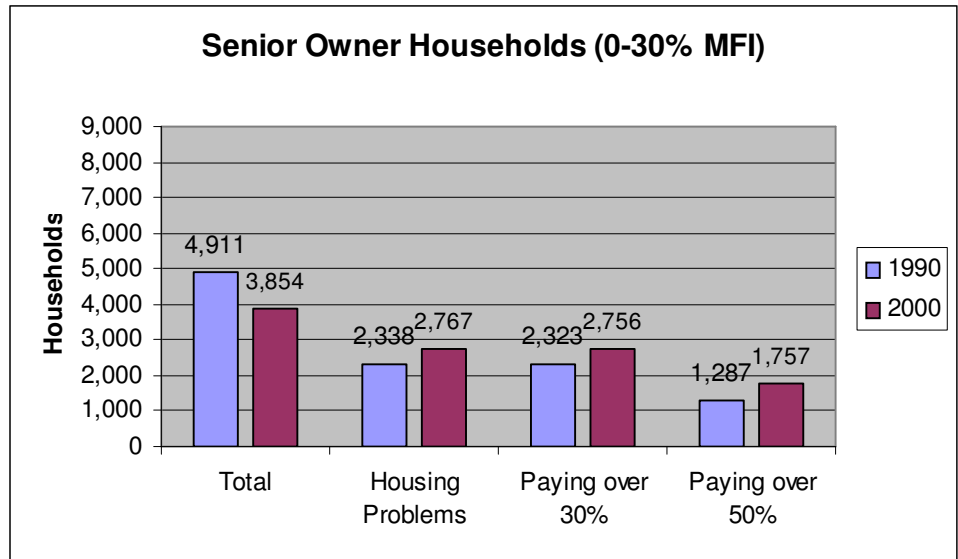
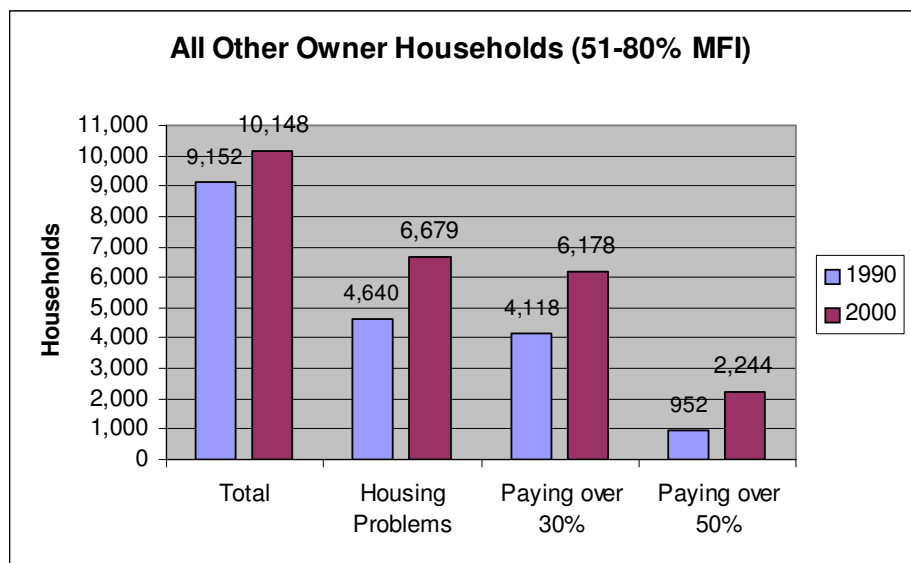
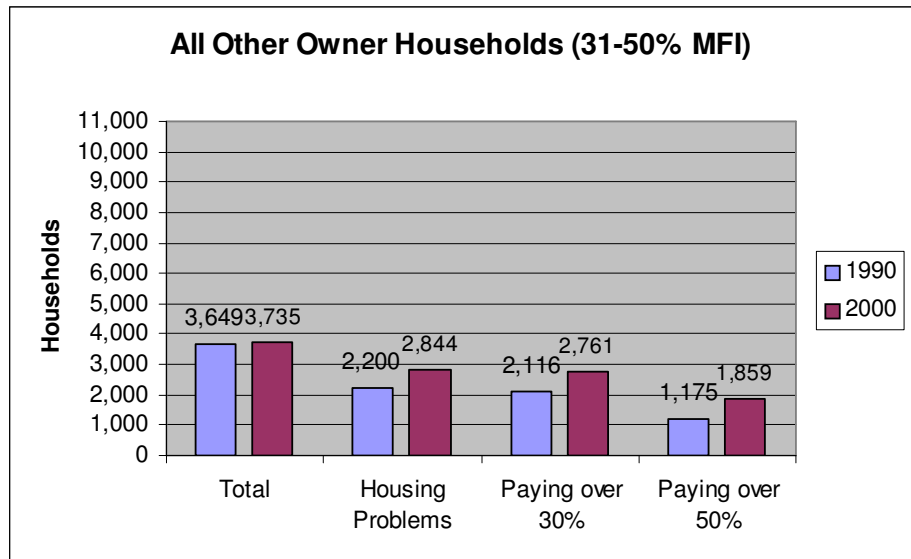
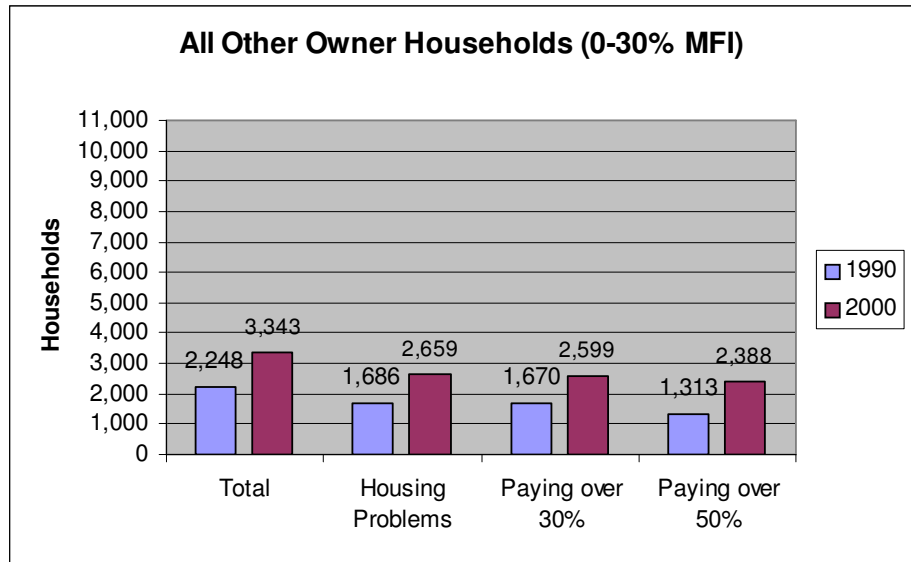


Figure 3-33**All Other Owner Households, 1990 vs. 2000**

Source: 2000 Census
(HUD Special
Tabulation Data)

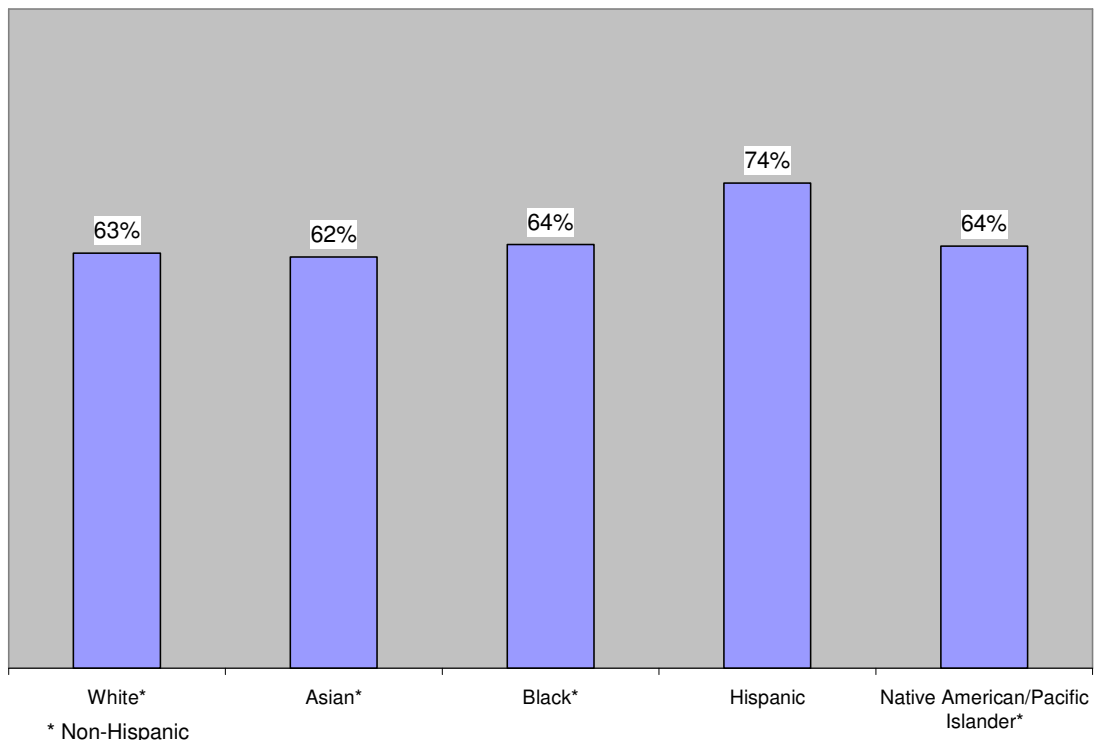


Housing Problems by Race/Ethnicity

The majority of low-income renter households that have housing problems are White, since this is the largest population group in Seattle. The percentage of low-income renter households with housing problems is about the same for Non-Hispanic Whites, Blacks, Asians, and Native American/Pacific Islanders, ranging between 62-64%. However, the rate among low-income Hispanic renter households is higher, with approximately three-quarters having housing problems (paying more than 30% of income for rent and utilities, living in overcrowded quarters, or having incomplete kitchen or plumbing facilities).

Sixty-four percent of all low-income renter households in Seattle have housing problems. The percentage of Hispanics with housing problems is 10% points higher, illustrating a disproportionately greater need for assistance among that minority population group.

Figure 3-34
Percent of Renter Households (0-80% of MI) with Housing Problems, by Race

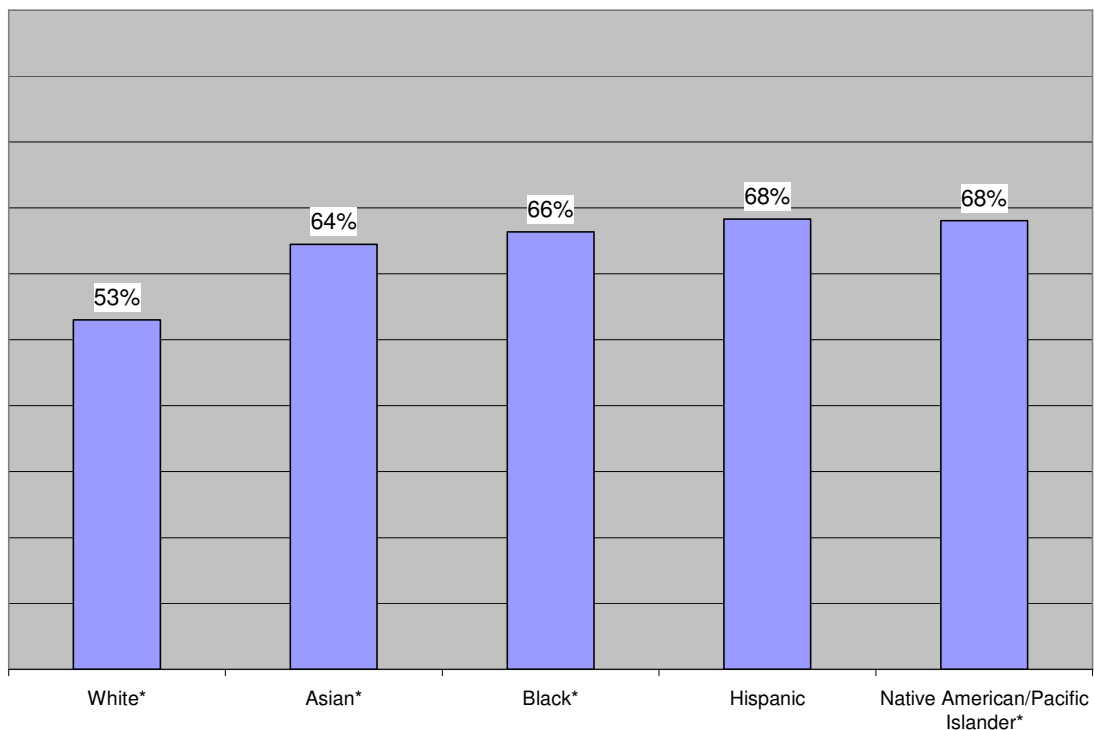


Source: 2000 Census (HUD Special Tabulation Data)

Among low-income households who own their homes, there is a notable difference in the percentage of those who have housing problems by race. Rates of housing problems among minority low-income homeowner households range between 64-68%, compared to 53% for low-income White homeowners.

Fifty-six percent of all low-income owner households in Seattle have housing problems. The percentage of low-income Black, Hispanic, and Native American/Pacific Islander homeowners with housing problems is 10-12% points higher, illustrating a disproportionately greater need for assistance among those minority population groups.

Figure 3-35
Percent of Owner Households (0-80% of MI) with Housing Problems, by Race



Source: 2000 Census (HUD Special Tabulation Data)

Housing Problems Among Disabled Populations

Nineteen percent (21,575) of households with incomes 0-80% of MI have one or more members with a disability. Of these low-income households with one or more disabled members, 57% (12,298) have housing problems, according to 2000 Census findings. Thirty-one percent of disabled households (see Glossary definition) with housing problems are homeowners, and 69% are renters.